

<i>SERFF Tracking Number:</i>	<i>PRLF-127309989</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49416</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H10G Group Health - Dental</i>	<i>Sub-TOI:</i>	<i>H10G.000 Health - Dental</i>
<i>Product Name:</i>	<i>Group Dental Expense Insurance Forms</i>		
<i>Project Name/Number:</i>	<i>Prevailing Charges Filing/</i>		

Filing at a Glance

Company: Principal Life Insurance Company

Product Name: Group Dental Expense Insurance Forms

TOI: H10G Group Health - Dental

Sub-TOI: H10G.000 Health - Dental

Filing Type: Form

SERFF Tr Num: PRLF-127309989 State: Arkansas

SERFF Status: Closed-Approved-Closed
State Tr Num: 49416

Co Tr Num: State Status: Approved-Closed
Reviewer(s): Rosalind Minor

Authors: Bonnie Blue, Mark Curtis, Dorothy Mcgrean, Brenda Mcleran, Denise Rethamel, Ann McCoy, Colletta Maddy

Date Submitted: 07/28/2011 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

State Filing Description:

Implementation Date:

General Information

Project Name: Prevailing Charges Filing

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer, Trust

Filing Status Changed: 07/29/2011

State Status Changed: 07/29/2011

Created By: Dorothy Mcgrean

Corresponding Filing Tracking Number:

Filing Description:

RE Group Accident & Health Forms

Group Dental Expense Insurance Forms

Policy Amendment GC 804 (DPC)

Booklet-Certificate Rider GH 163 (DPC)

Principal Life Insurance Company NAIC No. 61271-332

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 07/07/2011

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Overall Rate Impact:

Deemer Date:

Submitted By: Dorothy Mcgrean

SERFF Tracking Number: *PRLF-127309989* *State:* *Arkansas*
Filing Company: *Principal Life Insurance Company* *State Tracking Number:* *49416*
Company Tracking Number:
TOI: *H10G Group Health - Dental* *Sub-TOI:* *H10G.000 Health - Dental*
Product Name: *Group Dental Expense Insurance Forms*
Project Name/Number: *Prevailing Charges Filing/*
 FEIN # 42-0127290

Enclosed for your review and approval are copies of the Policy Amendment and Booklet-Certificate Rider listed above. These are new forms and are not replacing any forms previously approved. These forms are being submitted on a general use basis to revise the definition of Prevailing Charges.

If approved, the Policy Amendment and Booklet-Certificate Rider will be used with the following previously approved forms:

- Policy Form Series GC 7000 and the corresponding booklet-certificate forms series GH 1000, approved by your department on July 2, 2003, with subsequent revisions also filed and approved on September 6, 2005.
- Policy Form Series GC 7100 and the corresponding booklet-certificate forms series GH 1100, approved by your department on June 9, 2006, with subsequent revisions also filed and approved on May 16, 2007.

The Policy Amendment and Booklet-Certificate Rider will be used as presented for approval or the Prevailing Charges Definition text may be incorporated into the group policy and booklet-certificate of the policyholder.

We have included a Statement of Variability to assist in your review of these forms.

Rates will not be impacted by this filing.

We are also attaching all required certification forms. The filing fee is being sent via EFT.

Thank you for your consideration of this submission. If you have any questions on any of the attached materials, please feel free to contact me by fax, e-mail or at the toll-free number shown below.

Sincerely,

Dorothy McGrean
State/Federal Compliance Analyst
Principal Life Insurance Company
Des Moines, IA 50392-0002
Phone 1-800-986-3343 (Ext. 82835)
Fax 515-246-2491
mailto:mcmgrean.dorothy@principal.com

SERFF Tracking Number: PRLF-127309989 State: Arkansas
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Company Tracking Number:
TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental
Product Name: Group Dental Expense Insurance Forms
Project Name/Number: Prevailing Charges Filing/

Company and Contact

Filing Contact Information

Dorothy McGrean, State/Federal Compliance Analyst
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711 High St.
K-005-E81
Des Moines, IA 50392-0002
800-986-3343 [Phone] 82835 [Ext]
515-246-2491 [FAX]

Filing Company Information

Principal Life Insurance Company
711 High Street
Des Moines, IA 50392-0002
(800) 986-3343 ext. [Phone]
CoCode: 61271
Group Code: 332
Group Name:
FEIN Number: 42-0127290
State of Domicile: Iowa
Company Type: Life & Health
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$50 for Policy Amendment
\$50 for Booklet Certificate Rider
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$100.00	07/28/2011	50152103

<i>SERFF Tracking Number:</i>	<i>PRLF-127309989</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>H10G Group Health - Dental</i>	<i>Sub-TOI:</i>	<i>H10G.000 Health - Dental</i>
<i>Product Name:</i>	<i>Group Dental Expense Insurance Forms</i>		
<i>Project Name/Number:</i>	<i>Prevailing Charges Filing/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/29/2011	07/29/2011

<i>SERFF Tracking Number:</i>	<i>PRLF-127309989</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 07/29/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	PRLF-127309989	State:	Arkansas
Filing Company:	Principal Life Insurance Company	State Tracking Number:	49416
Company Tracking Number:			
TOI:	H10G Group Health - Dental	Sub-TOI:	H10G.000 Health - Dental
Product Name:	Group Dental Expense Insurance Forms		
Project Name/Number:	Prevailing Charges Filing/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Additional Supporting Documentation	Approved-Closed	Yes
Form	Policy Amendment for Prevailing Charges	Approved-Closed	Yes
Form	Booklet-Certificate Rider for Prevailing Charges Definition	Approved-Closed	Yes

SERFF Tracking Number: PRLF-127309989 State: Arkansas
 Filing Company: Principal Life Insurance Company State Tracking Number: 49416
 Company Tracking Number:
 TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental
 Product Name: Group Dental Expense Insurance Forms
 Project Name/Number: Prevailing Charges Filing/

Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 07/29/2011	GC 804 (DPC)	Policy/Cont ract/Fratern al	Policy Amendment for Prevailing Charges Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	GC 804 (DPC).pdf
Approved-Closed 07/29/2011	GH 163 (DPC)	Certificate Amendmen t, Insert	Booklet-Certificate Rider for Prevailing Charges Definition Page, Endorseme nt or Rider	Initial		0.000	GH 163 (DPC).pdf

**DEFINITION OF PREVAILING CHARGES
AMENDMENT TO BE ATTACHED TO AND MADE A PART OF
PRINCIPAL LIFE INSURANCE COMPANY GROUP POLICY NO. [GDE 99999]
ISSUED TO**

[JOHN DOE COMPANY]

The above Group Policy is hereby amended, effective as of [July 1, 2011] as follows:

Insurance under the above Group Policy to which this Amendment is attached is hereby amended with respect to and to the extent provided below.

Definitions

Policy Form [GC 7002][GC 7102], PART I, Definitions, definition of Prevailing Charges is revised as follows:

[1] **[Prevailing Charges]**

The amount that most dental care providers charge within a geographic cost area for a Treatment or Service.

[1A] [For purposes of the coverage provided under this Group Policy, the actual cost charged for a Treatment or Service will be in excess of Prevailing Charges, but only to the extent that the actual cost charged exceeds the [80th] percentile identified on the Dental Charges Database (DCD).]

[1B] [For purposes of the coverage provided under this Group Policy, the actual cost charged for a Treatment or Service will be in excess of Prevailing Charges only if, the percentage identified on the Dental Charges Database (DCD) are lower in amount than the actual charge, if such charges exceed:

- [a. [80%] for Unit 1; and]
- [b.] [80%] for Unit 2; and
- [c.] [80%] for Unit 3 [; and
- [d.] [80%] for Unit 4] [; and
- [e.] [80%] for Temporomandibular Joint Disorders] [; and
- [f.] [80%] for Dental Implants] [; and
- [g.] [80%] for Dental Injuries Caused by Accidents] [; and
- [h.] [80%] for Cosmetic Dental Services].]

[2] **[Prevailing Charges]**

a. For dental care received from Preferred Providers, the negotiated fee between the Preferred Provider and the PPO.

[2A] [b. For dental care received from Non-Preferred Providers, the actual cost charged, but only to the extent that the actual cost charged does not exceed an amount that is equal to the negotiated fee amount described above.]

- [2B] [b. For dental care received from Non-Preferred Providers, the amount that most dental care providers charge within a geographic cost area for a Treatment or Service.]
- [2C] [For dental care received from Non-Preferred Providers, the actual cost charged for a Treatment or Service will be in excess of Prevailing Charges, but only to the extent that the actual cost charged exceeds the [80th] percentile identified on the Dental Charges Database (DCD). Non-Preferred Providers may charge the Member [or Dependent] the difference between the actual cost charged and the Prevailing Charge.]
- [2D] [For dental care received from Non-Preferred Providers, the actual cost charged for a Treatment or Service will be in excess of Prevailing Charges only if, the percentage identified on the Dental Charges Database (DCD) are lower in amount than the actual charge, if such charges exceed:
- [a. [80%] for Unit 1; and]
 - [b.] [80%] for Unit 2; and]
 - [c.] [80%] for Unit 3 [; and]
 - [d.] [80%] for Unit 4 [; and]
 - [e.] [80%] for Temporomandibular Joint Disorders] [; and]
 - [f.] [80%] for Dental Implants] [; and]
 - [g.] [80%] for Dental Injuries Caused by Accidents] [; and]
 - [h.] [80%] for Cosmetic Dental Services].

Non-Preferred Providers may charge the Member [or Dependent] the difference between the actual cost charged and the Prevailing Charge.]]

Policy Form [GC 7002][GC 7102], PART I, Definitions, the following definition is added:

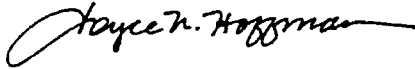
[3] **[Dental Charges Database (DCD)]**

A commercially available dental charge information database selected by The Principal that provides historical information about the charges of dental care providers by procedure code and geographic categories, all as determined and adjusted by the database supplier. The Dental Charges Database will be updated by The Principal as information becomes available from the database supplier, up to [twice] each year. The Principal may also modify the database at its discretion to reflect its own experience. The Principal has discretion to substitute or replace the selected database with a database or databases of comparable purpose, including a database using information of The Principal only, as determined and adjusted by The Principal, with or without notice. When there is minimal data available, as determined by The Principal, from the DCD for a Treatment or Service, The Principal will determine the Prevailing Charge by calculating the unit cost for the applicable Treatment or Service category using the DCD and multiplying by the relative value of the Treatment or Service based upon a relative value scale selected by The Principal. When considering a complex Treatment or Service or a Treatment or Service that is a new procedure or otherwise does not have a relative value that is applicable, The Principal will assign one. The determination of the Prevailing Charge does not take into account the Non-Preferred Provider's training, experience or category of licensure.]

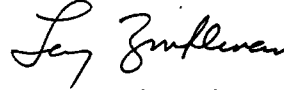
All other benefits and provisions of the Group Policy remain in effect.

This Amendment will become effective as a written agreement between The Principal and the Policyholder on the first premium due date following the effective date shown above for which premium due under this Group Policy is received by The Principal.

PRINCIPAL LIFE INSURANCE COMPANY



Senior Vice President and
Corporate Secretary



President and
Chief Executive Officer

BOOKLET-CERTIFICATE RIDER DEFINITION OF PREVAILING CHARGES

Insurance under the Group Policy is amended to revise the definition of Prevailing Charges and will be subject to all terms and conditions of the Group Policy.

Effective as of [July 1, 2011], the booklet-certificate to which this Rider is attached is hereby amended with respect to and to the extent provided below.

Definitions

Booklet-certificate form [GH 1017][GH 1117], Definitions, definition of Prevailing Charges is revised to read as follows:

[1] [Prevailing Charges means:

The amount that most dental care providers charge within a geographic cost area for a Treatment or Service.

[1A] [For purposes of the insurance provided under the Group Policy, the actual cost charged for a Treatment or Service will be in excess of Prevailing Charges, but only to the extent that the actual cost charged exceeds the [80th] percentile on the Dental Charges Database (DCD).]

[1B] [For purposes of the insurance provided under the Group Policy, the actual cost charged for a Treatment or Service will be in excess of Prevailing Charges only if, the percentage identified on the Dental Charges Database (DCD) are lower in amount than the actual charge, if such charges exceed:

- [- [80%] for Unit 1; and**
- [80%] for Unit 2; and**
- [80%] for Unit 3 [; and**
- [80%] for Unit 4] [; and**
- [80%] for Temporomandibular Joint Disorders] [; and**
- [80%] for Dental Implants] [; and**
- [80%] for Dental Injuries Caused by Accidents] [; and**
- [80%] for Cosmetic Dental Services].]**

[2] [Prevailing Charges means:

- For dental care received from Preferred Providers, the negotiated fee between the Preferred Provider and the PPO.**

[2A] [- For dental care received from Non-Preferred Providers, the actual cost charged, but only to the extent that the actual cost charged does not exceed an amount that is equal to the negotiated fee amount described above.]

[2B] [- For dental care received from Non-Preferred Providers, the amount that most dental care providers charge within a geographic cost area for a Treatment or Service.]

[2C] [For dental care received from Non-Preferred Providers, the actual cost charged for a Treatment or Service will be in excess of Prevailing Charges, but only to the extent that the actual cost charged exceeds the [80th] percentile identified on the Dental Charges Database (DCD). Non-Preferred Providers may charge you [or your Dependent] the difference between the actual cost charged and the Prevailing Charge.]

[2D] [For dental care received from Non-Preferred Providers, the actual cost charged for a Treatment or Service will be in excess of Prevailing Charges only if, the percentage identified on the Dental Charges Database (DCD) are lower in amount than the actual charge, if such charges exceed:

- [- [80%] for Unit 1; and]
- [80%] for Unit 2; and
- [80%] for Unit 3 [; and
- [80%] for Unit 4] [; and
- [80%] for Temporomandibular Joint Disorders] [; and
- [80%] for Dental Implants] [; and
- [80%] for Dental Injuries Caused by Accidents] [; and
- [80%] for Cosmetic Dental Services].

Non-Preferred Providers may charge you [or your Dependent] the difference between the actual cost charged and the Prevailing Charge.]]

Booklet-certificate form [GH 1017][GH 1117], Definitions, the following definition is added:

[3] [**Dental Charges Database (DCD)** means a commercially available dental charge information database selected by Us that provides historical information about the charges of dental care providers by procedure code and geographic categories, all as determined and adjusted by the database supplier.

The Dental Charges Database will be updated by Us as information becomes available from the database supplier, up to [twice] each year. We may also modify the database at our discretion to reflect our own experience. We have discretion to substitute or replace the selected database with a database or databases of comparable purpose, including a database using information of Ours only, as determined and adjusted by Us, with or without notice. When there is minimal data available, as determined by Us, from the DCD for a Treatment or Service, We will determine the Prevailing Charge by calculating the unit cost for the applicable Treatment or Service category using the DCD and multiplying by the relative value of the Treatment or Service based upon a relative value scale selected by Us. When considering a complex Treatment or Service or a Treatment or Service that is a new procedure or otherwise does not have a relative value that is applicable, We will assign one. The determination of the Prevailing Charge does not take into account the Non-Preferred Provider's training, experience or category of licensure.]

All other benefits and provisions of the booklet-certificate remain in effect.

See your employer if you have questions concerning this Rider.

Nothing contained in this Rider may vary, alter or extend any provision or condition of the Group Policy other than as stated in this Rider.

PRINCIPAL LIFE
INSURANCE COMPANY
Des Moines, IA 50392-0002

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Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	07/29/2011
Comments:			
Attachment:			
Readability Cert.pdf			

		Item Status:	Status
			Date:
Bypassed - Item:	Application	Approved-Closed	07/29/2011
Bypass Reason:	Only filing Rider/Endorsement. The application used with our Dental products is GP45697-08, which was approved on 9-1-2010.		
Comments:			

		Item Status:	Status
			Date:
Satisfied - Item:	Additional Supporting Documentation	Approved-Closed	07/29/2011
Comments:			
Attachments:			
Statement of Variability - Booklet.pdf			
Statement of Variability - Policy.pdf			

CERTIFICATION OF READABILITY

**Financial
Group**

**Statement of Variability to Booklet-Certificate Rider for
Prevailing Charges GH 163 (DPC)
Dated July 28, 2011**

The Definition of “Prevailing Charges” will vary depending on the plan of benefits elected by the Policyholder.

- [1] Definition of "Prevailing Charges" (Indemnity Plans): This definition is used to describe/disclose how The Principal determines the Prevailing Charge for payment of dental claims for Indemnity plans.

[1A] This variable paragraph will standardly be used. The Prevailing Charge will generally be 80%, but may range from 50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%, 90%, 95%, or 99%. Also, if a Policyholder does not want Prevailing Charges to be applied, we would simply screen charges at 100%.

[1B] This variable paragraph may be used in lieu of [1A] to allow the percentages to vary by Dental Care Units. The Prevailing Charge will generally be 80%, but may range from 50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%, 90%, 95%, or 99%. Again, if a Policyholder does not want Prevailing Charges to be applied, we would simply screen charges at 100%. The bulleted items will vary depending upon the plan of benefits elected by the Policyholder.

- [2] Definition of "Prevailing Charges" (PPO Plans): This definition is used to describe/disclose how The Principal determines the Prevailing Charge for payment of dental claims for PPO plans.

[2A] This paragraph will not standardly be used but may be used in lieu of [2B].

[2B] This paragraph will standardly be used.

[2C] This paragraph will standardly be used. The Prevailing Charge for PPO Providers will, of course, be based on the negotiated fee between the PPO Provider and the PPO. For Non-PPO Providers, the Prevailing Charge will generally be 80%, but may range from 50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%, 90%, 95%, or 99%. Also, if a Policyholder does not want Prevailing Charges to be applied, we would simply screen charges at 100%.

[2D] This variable paragraph may be used in lieu of [2C] to allow the percentages to vary by Dental Care Units. The Prevailing Charge will generally be 80%, but may range from 50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%, 90%, 95%, or 99%. Again, if a Policyholder does not want Prevailing Charges to be applied, we would simply screen charges at 100%. The bulleted items will vary depending upon the plan of benefits elected by the Policyholder.

- [3] Definition of “Dental Charges Database”: This definition is used in conjunction with the definition of “Prevailing Charges”. The variable “twice” will be standard but the frequency may vary. Other options include: “once”, “three times”, “four times”, “five times” or “six times”.

**Statement of Variability to Policy Amendment for
Prevailing Charges GC 804 (DPC)
Dated July 28, 2011**

The Definition of “Prevailing Charges” will vary depending on the plan of benefits elected by the Policyholder.

- [1] Definition of "Prevailing Charges" (Indemnity Plans): This definition is used to describe/disclose how The Principal determines the Prevailing Charge for payment of dental claims for Indemnity plans.

[1A] This variable paragraph will standardly be used. The Prevailing Charge will generally be 80%, but may range from 50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%, 90%, 95%, or 99%. Also, if a Policyholder does not want Prevailing Charges to be applied, we would simply screen charges at 100%.

[1B] This variable paragraph may be used in lieu of [1A] to allow the percentages to vary by Dental Care Units. The Prevailing Charge will generally be 80%, but may range from 50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%, 90%, 95%, or 99%. Again, if a Policyholder does not want Prevailing Charges to be applied, we would simply screen charges at 100%. Items a. through h. will vary depending upon the plan of benefits elected by the Policyholder.

- [2] Definition of "Prevailing Charges" (PPO Plans): This definition is used to describe/disclose how The Principal determines the Prevailing Charge for payment of dental claims for PPO plans.

[2A] This paragraph will not standardly be used but may be used in lieu of [2B].

[2B] This paragraph will standardly be used.

[2C] This paragraph will standardly be used. The Prevailing Charge for PPO Providers will, of course, be based on the negotiated fee between the PPO Provider and the PPO. For Non-PPO Providers, the Prevailing Charge will generally be 80%, but may range from 50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%, 90%, 95%, or 99%. Also, if a Policyholder does not want Prevailing Charges to be applied, we would simply screen charges at 100%.

[2D] This variable paragraph may be used in lieu of [2C] to allow the percentages to vary by Dental Care Units. The Prevailing Charge will generally be 80%, but may range from 50%, 55%, 60%, 65%, 70%, 75%, 80%, 85%, 90%, 95%, or 99%. Again, if a Policyholder does not want Prevailing Charges to be applied, we would simply screen charges at 100%. Items a. through h. will vary depending upon the plan of benefits elected by the Policyholder.

- [3] Definition of “Dental Charges Database”: This definition is used in conjunction with the definition of “Prevailing Charges”. The variable “twice” will be standard but the frequency may vary. Other options include: “once”, “three times”, “four times”, “five times” or “six times”.